Retail Internet Banking

CUSTOMER WORKSTATION

USER MANUAL

Bank Gaborone
Growing together.

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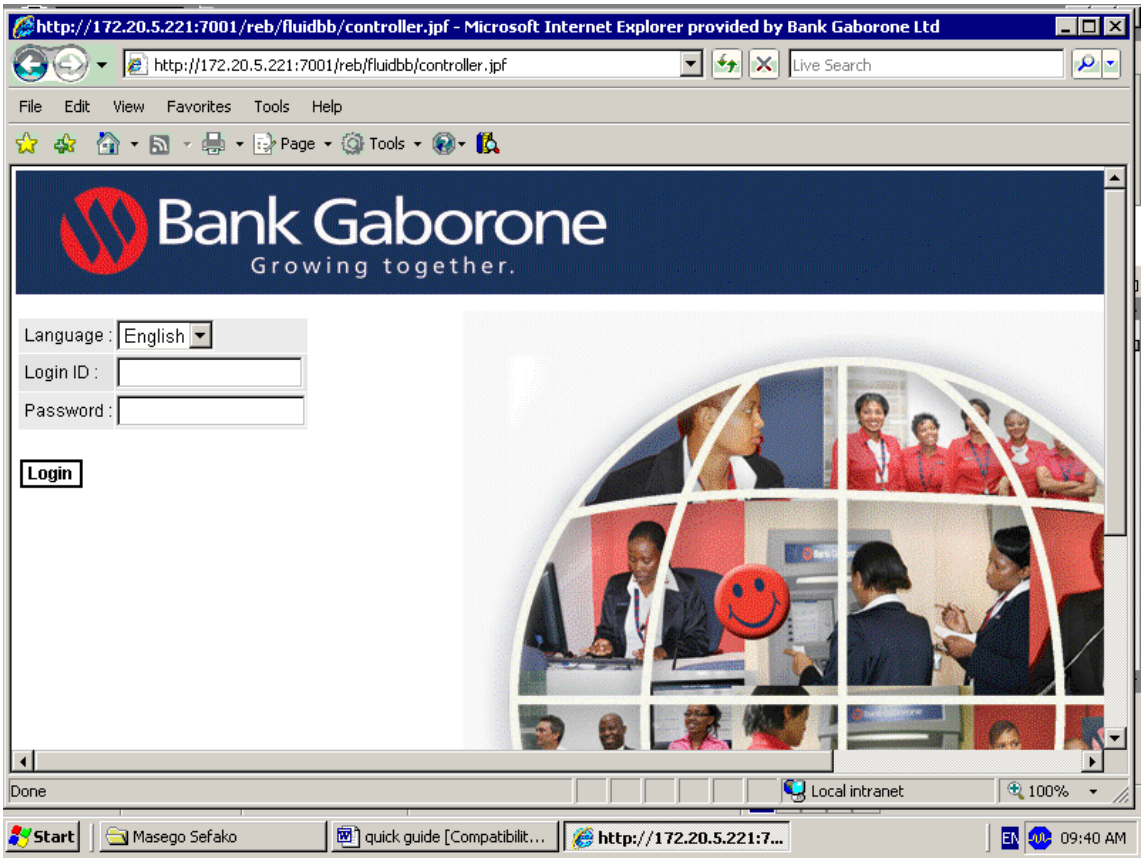
Welcome to e-pula Retail Internet Banking – Your Online Banking System!

Accessing your accounts is now just a click away



The objective of this guide is to help the online customer to navigate with relative ease and conduct transactions comfortably.

1. Retail Electronic Banking- customer workstation: Getting started

Customer Security Tips:

- CHANGE your password at regular intervals
- Always ensure your password is unique by mixing with characters and numbers. Try to avoid using pets' or parents or friends or relatives names as password. It can easily be detected or guessed.
- Always avoid use of 'save password' features offered by any mailing application or software
- The Authorization Password is provided to enhance the security aspect while issuing new beneficiary to transfer money to it. Never SHARE this password, or for that matter any password.
- Make sure you always logout of any application, terminating transactions and all possible activities
- Spaces and other special characters are not allowed in the password.
- The password should contain a minimum of 6 characters and maximum of 16 characters.
- Security tip: Refrain from using password which may contain all the characters as in your login id. For example, if your login id is 'aazeem', then your password should not be 'aazeemKamel'.

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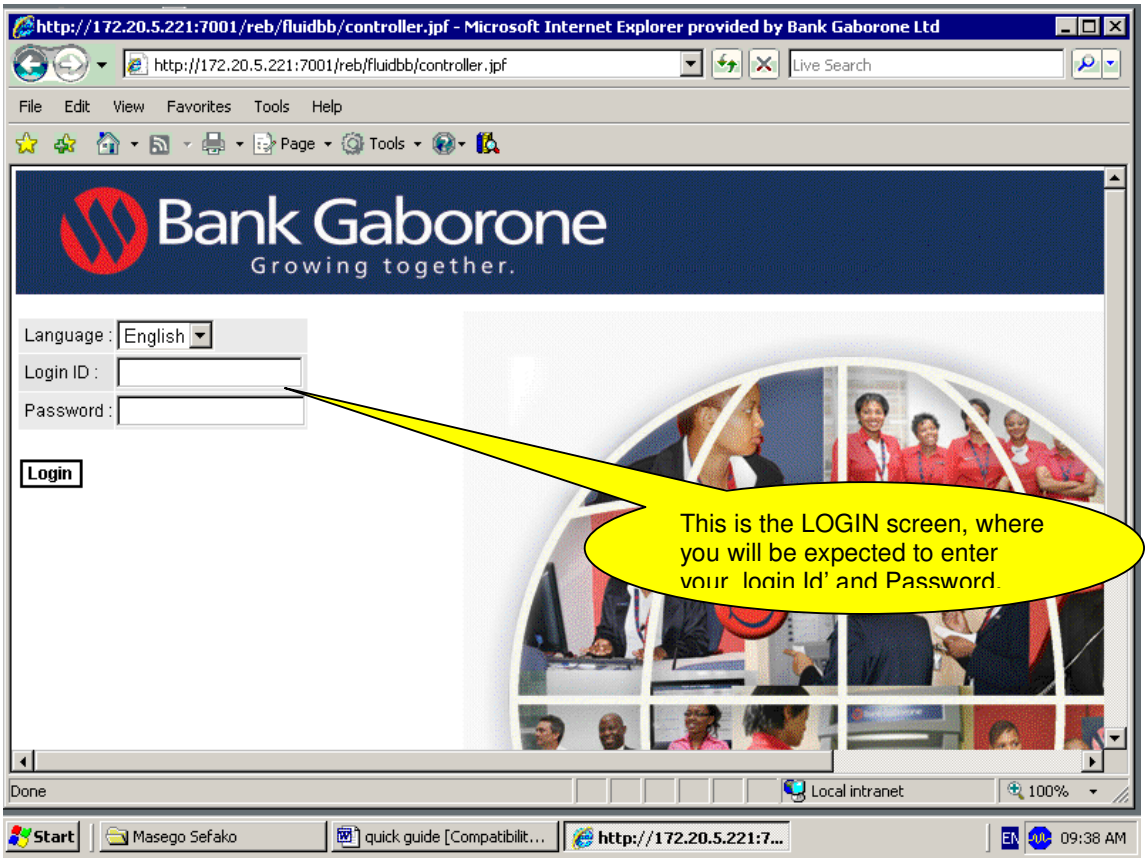
For New Users:

Bank Customers, who hold an account but haven't requested earlier for Internet banking privileges need to register by applying for internet banking service in the bank branch.

1.1.1 For Users with a Login Id and Password:



Login Password & Authorization Password:

As a Bank Customer, during Registration you should have secured your won Password and Authorization Password.

Log-in Information	
Login ID:	epula1
Login Password:	epulaLoginL1
Authorization Password:	transLoginT1

Login password: You NEED this password to login to the online banking system

Authorization password: You NEED this password to add or update your beneficiaries.

Follow the sequence narrated in steps to login:

Step 1: Enter the Login Password created during registration.

Step 2: Press the <Login> button to submit the details entered.

Points to Note

1. You have three attempts to login.
2. The new password should be alpha-numeric - a combination of alphabets and numbers. The password should be a minimum of 6 characters.

For Users who have forgotten Password:

The customer can use the forgot password link and enter the password hint, then the bank will send the password to the customer's secured e-mail which is specified in his profile in the bank.

1.1.2 Unlock Account

Unlock Account:

As a Bank Customer, you are allowed three (as the bank privilege) attempts to submit the Login Password to login. In case, you fail in the permitted three attempts and attempt to enter the login Password again for the fourth time, the system will locks the account.

To unlock the account the customer needs to contact the bank admin and the bank admin will unlock the account and generate a new login and authorization password.

Transactional Accounts: A list of account(s) held and maintained by you will appear in this section. A summary in terms of Account Type, Currency, Available Balance and Ledger Balance will be displayed.

Term Deposits: The Deposits you hold as on date is reflected in this section. A summary in terms of Account Reference, Currency, Principal and Rate of Interest will be displayed

Loans Details: A list of the loan account(s) held by you with the latest status (total amount, outstanding balance, maturity date, interest paid and status)

Beneficiary Setup:

Beneficiary Configuration on e-pula enables the User to define beneficiaries to whom frequent payments to be made

1.1.3 Beneficiary Setup

Beneficiary Setup: Beneficiary Configuration on e-pula enables the User to define beneficiaries to who frequent payments to be made.

There are three distinct features on the landing page: **Beneficiary List**, **Add Beneficiary** and **Print.**

1.1.3.1 Beneficiary List

The Beneficiary List will be displayed only if there is/are Beneficiary (s) already created.

Step 1:

View the Beneficiary List: You can view your own Beneficiaries from the list displayed.

Step 2:

View Beneficiary Name. You can click on the Beneficiary's Name link to view the details about the Beneficiary. In the screen that appears, the details about the Beneficiary will be displayed. You can only VIEW the contents.

Alternatively, you can print the contents on the screen by clicking on the <Print> button, or shift the control to the previous screen by clicking on the <Back> button.

Step 3:

Edit a Beneficiary. From the list of Beneficiary displayed on the screen, you can 'Edit' the Beneficiary's details.

Edit. To 'Edit', click on the 'Edit' link. A screen that follows will display the Beneficiary's details. You can make changes wherever necessary and click on the <Update> button to update the changes made.

Step 4:

Delete a Beneficiary. From the list of Beneficiary displayed on the screen, you can 'delete' and remove the same from the list.

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Delete. To 'Delete', click on the 'Delete' link. A pop-up box "Deleting the Account will delete the Beneficiary also. Want to continue?" will appear prompting re-confirmation of the deletion. If you press <OK>, the Beneficiary's account will be deleted; else you can cancel the deletion by clicking on the <Cancel> button.

1.1.3.2 Add Beneficiary

Step 1:

Click on <Add Beneficiary> button. You need to click on the <Add Payee> button to add a new Beneficiary.

Step 2:

Add Beneficiary. Fill-in all the mandatory fields: **First Name, Last Name, Address, E-mail ID and Country.** Submit the details entered by clicking on the <Continue> button.

Step 3:

Add Beneficiary Account.

- You need to select if the Payee is local or International. If the choice is local, the application selects by default the base country. If the choice is International, you need to select the country from the list-box provided.
- Enter the Account Number
- Select the Country (in case of 'International Account'. For local, the base country will be displayed by default without a choice to edit.)
- Select the Bank in which the beneficiary is holding the account.
- Select the Branch of the Bank.
- Enter the Branch number
- Enter the Authorization Password.
- Submit the details entered by clicking on the <Save and Add another Account> button if you wish to add one more payee account, else, click on the <Save and Exit> button to save and complete the registration. Alternatively, you can click on the <Back> to shift the control to the previous screen.

1.2 Payments

e-pula present various types of Payment Transaction made possible online, namely:

Within Own Accounts:

Within Own Accounts on e-pula enables the User to transfer funds between two different accounts held with the base Bank.

Other Accounts Within Own Bank:

Other Accounts Within Own Bank enables the User to transfer funds between the accounts held by him and any other account of another customer with the base bank.

Local Bank Transfer

Local Bank Transfer on e-pula enables the user to wire transfer funds across different accounts in local banks

Utility Payment

Utility Fund Transfer on e-pula enables the User to transfer funds from the accounts held to permitted utility organisations

Step 1:

Select the Debit Account Number. Select the Account Number **FROM** which you want to transfer the amount, which we shall address as 'Debit Account Number'. The account number can be selected from the drop-down box provided. The Currency and Available balance will be automatically populated.

Step 3:

Enter the amount to transfer. Enter the amount you wish to transfer. The Currency will be automatically populated on the screen. Please note that the Currency displayed is based on the credit account number.

You can use the links to "View Instrument Charges" to understand the instrument charges.

Step 6:

Enter Narration. To keep a track on "why the transaction was made and for whom", note down some references in the narration fields

Step 7:

Submit. You need to submit the entries by clicking on the <Submit > button. Alternatively, you can click on the <Reset > button to return to the default values set.

Step 9:

Result. A message **"Success.** The transaction has been successfully completed and the Transaction Id is FLDFP0000000073 "– will be displayed indicating successful transfer of funds.

The screen will further display the following:

- the Debit Account details highlighting the Debit Account Number, the currency in which the account is held and the available balance will be displayed.
- the transfer amount
- the Credit Account details highlighting the Credit Account Number

1.2.1 Other Accounts Within Own Bank

step 1:

Select the Debit Account Number. Select the Account Number **FROM** which you want to transfer the amount, which we shall address as 'Debit Account Number'. The account number can be selected from the drop-down box provided. The Currency and Available balance will be automatically populated.

Step 2:

Select the Beneficiary Details

- **Select the Beneficiary name from the drop-down menu.** The corresponding Account numbers will be loaded in the 'Beneficiary's Account Number' drop-down menu.
- **Select the Beneficiary's Account number.** The credit account number should be held in the same bank as that of the debit account.
- **Enter the "Narration for the beneficiary account" field.** To keep a track on "why you send this transaction for this beneficiary", note down some references in the narration fields.

Note: In Other Accounts Within Own Bank, the fund transfer is between two different individual's accounts held in the same bank. Hence the bank in which the accounts are held should be the same.

Step 3:

Enter the amount to transfer. Enter the amount you wish to transfer. The currency will be populated automatically. The currency is based on the credit account number.

You can use the links "Exchange Rate Calculator" & "View Instrument Charges" to understand the calculations on exchange rate and instrument charges.

Step 6:

Enter Narration. To keep a track on "why the transaction was made and for whom", note down some references in the narration fields.

Step 7:

Submit. You need to submit the entries by clicking on the <Submit > button. Alternatively,

you can click on the <Reset > button to return to the default values set.

Step 8:

Complete the Transaction. The details related to the Transaction will be displayed to you. You can check the information displayed on the screen and if the contents are found in order, click on the **<Confirm>** button to complete the Transaction.

Step 9:

Result. A message **"Success.** The transaction has been successfully completed and the Transaction Id is FLDFP0000000073 **"**– will be displayed indicating successful transfer of funds.

The screen will further display the following:

- the Debit Account details highlighting the Debit Account Number, the currency in which the account is held and the available balance will be displayed.
- the transfer amount
- the Credit Account details highlighting the Credit Account Number

Note: Transaction Amount Limits	
Per Day Limit:	There is a limitation on the amount that can be transferred per day
Per Transaction Limit:	There is a limitation on the amount per transaction that be conducted on any given day

Step 1:

Select the Debit Account Number. Select the Account Number **FROM** which you want to transfer the amount, which we shall address as 'Debit Account Number'. The account number can be selected from the drop-down box provided. The Currency and Available balance will be automatically populated.

Step 3:

Enter the amount to transfer. Enter the amount you wish to transfer. The currency will be populated automatically. The currency is based on the debit account number.

You can use the links "View Instrument Charges" to understand instrument charges.

Step 6:

Enter Narration. To keep a track on "why the transaction was made and for whom", note down some references in the narration fields

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Step 7:

Submit. You need to submit the entries by clicking on the <Submit > button. Alternatively, you can click on the <Reset > button to return to the default values set.

Step 8:

Complete the Transaction. The details related to the Transaction will be displayed to you. You can check the information displayed on the screen and if the contents are found in order, click on the **<Confirm>** button to complete the Transaction.

Alternatively, you can click on the <Back> button to transfer the control to the previous screen.

Step 9:

Result. A message **"Success.** The transaction has been successfully completed and the Transaction Id is FLDCF0000000019 "– will be displayed indicating successful transfer of funds.

The screen will further display the following:

- the Debit Account details highlighting the Debit Account Number, the currency in which the account is held and the available balance will be displayed.
- the transfer amount
- the Credit Account details highlighting the Charity name

1.2.2 Local Bank Transfer – Local Bank Transfer on E-pula enables the user to wire transfer funds across different accounts in local banks.

Step 1:

Select the Debit Account Number. Select the Account Number **FROM** which you want to transfer the amount, which we shall address as 'Debit Account Number'. The account number can be selected from the drop-down box provided. The Currency, Available balance and Contact Number will be automatically populated on the screen.

Step 2:

Select the Beneficiary Details.

- **Select the Beneficiary name from the drop-down menu.** The corresponding Account numbers will be loaded in the 'Beneficiary's Account' drop-down menu.
- **Select the Beneficiary's Account number.** The details of the Beneficiary account

with regard to Bank Name, Branch Name, City and Country will be populated automatically on the screen. Local Bank Account Numbers ONLY will be displayed.

- **Enter the "Narration for the beneficiary account" field.** To keep a track on "why you send this transaction for this beneficiary", note down some references in the narration fields.

Note: the Fund Transfer is limited to operations ONLY within the country

Step 3:

Enter the amount to transfer. Enter the amount you wish to transfer. Select the currency from the drop-down box.

You can use the links "View Instrument Charges" to understand and instrument charges. (To know how they work, please refer 'Appendix B: Glossary').

Step 6:

Submit. You need to submit the entries by clicking on the <Submit > button. Alternatively, you can click on the <Reset > button to return to the default values set.

Step 7:

Complete the Transaction. The details related to the Transaction will be displayed to you. You can check the information displayed on the screen and if the contents are found in order, click on the **<Confirm>** button to complete the Transaction.

Alternatively, you can click on the <Back> button to transfer the control to the previous screen.

Step 8:

Result. A message **"Success.** The transaction has been successfully completed and the Transaction Id is FLDTT0000000078 Credit Days: This Transaction will take 2 Business day(s) for Crediting the amount. "– will be displayed indicating successful transfer of funds.

The screen will further display the following:

- the Debit Account details highlighting the Debit Account Number, the currency in which the account is held and the available balance will be displayed.
- the transfer amount
- the Beneficiary details highlighting the Beneficiary Account Number

Note: Transaction Amount Limits	
Per Day Limit:	There is a limitation on the amount that can be transferred per day

Per Transaction Limit:	There is a limitation on the amount per transaction that be conducted on any given day

1.2.3 Utility Payment

Utility Fund Transfer - Utility Fund Transfer on e-pula enables the User to transfer funds from the accounts held to permit utility organisations.

Step 1:

Select the Debit Account Number. Select the Account Number **FROM** which you want to transfer the amount, which we shall address as 'Debit Account Number'. The account number can be selected from the drop-down box provided. The Currency and Available balance will be automatically populated.

Step 2:

Beneficiary Details.

- **Select the Utility Name.** Select the Utility Name from the drop-down box displayed.
- **Enter the Consumer Reference Number**
- **Enter the Invoice Number**

Step 3:

Enter the amount to transfer. Enter the amount you wish to transfer. The Currency will be automatically populated in the adjacent field.

Step 6:

Enter Narration. To keep a track on "why the transaction was made and for whom", note down some references in the narration fields

Step 7:

Submit. You need to submit the entries by clicking on the <Submit > button. Alternatively, you can click on the <Reset > button to return to the default values set.

Step 9:

Result. A message **"Success.** The transaction has been successfully completed and the Transaction Id is FLDUPT0000000011 "– will be displayed indicating successful transfer of funds.

The screen will further display the following:

- the Debit Account details highlighting the Debit Account Number, the currency in

which the account is held and the available balance will be displayed.

- the transfer amount
- the Beneficiary details highlighting the Utility Name

Step 3:

Transfer Amount Details. Enter the amount to be transferred and select the currency as well.

Note: The drop-down box displaying the currencies will not feature the base currency. This is the constraint applied in International Bank Transfer.

You can use the links "View Instrument Charges" to understand the and instrument charges. (To know how they work, please refer 'Appendix B: Glossary').

Submit. You need to submit the entries by clicking on the <Submit > button. Alternatively, you can click on the <Reset > button to return to the default values set.

Step 7:

Complete the Transaction. The details pertaining to the transaction will be displayed to you. You can check the information displayed on the screen and if the contents are found in order, click on the **<Confirm>** button to complete the Transaction.

Alternatively, you can click on the <Back> button to transfer the control to the previous screen.

Step 8:

Result. A message **"Success.** The transaction has been successfully completed and the Transaction Id is FLDTT0000000079. Credit Days: This Transaction will take 2 Business day(s) for Crediting the amount. "– will be displayed indicating successful transfer of funds.

The screen will further display the following:

- the Debit Account details highlighting the Debit Account Number, the currency in which the account is held and the available balance will be displayed.
- the transfer amount
- the Beneficiary details highlighting the Beneficiary Account Number

1.3 Instructions

Term Deposit:

Term Deposit on e-pula enables the User to instruct the Bank for creating this Investment Product.

Standing Orders:

Standing Orders on e-pula are instructions constantly in force to transfer funds from one account to another.

Cheque Book Request

Cheque Book Request enables the User to order for Cheque Books and also decide the number of leaves per Book.
Account Creation
Account Creation on e-pula enables the User to create additional accounts, more than the ones already held
Order Currency
Order Currency on e-pula enables the User to create a request to exchange an amount

1.3.1 Term Deposits

What are Term Deposits?

Term Deposit on E-pula enables the User to instruct the Bank for creating this Investment Product.

Step 1:
Select the Account Type. Select the Account Type **FROM** which you want to pay towards the Term Deposit amount. The account number can be selected from the drop-down box displayed.
Step 2:
Select the Class. Select the Class from the drop-down box displayed. The Term and period will be populated automatically on the screen.
Step 3:
Enter the Term Deposit amount. You need to enter the term deposit amount. The currency based on the Class will be displayed.
Step 4:
Profit Account Information. The profit from your terms Deposit can be linked to any of your accounts. You need to select the account from the drop-down box displayed.
Step 5:
Enter Narration. To keep a track on "why the transaction was made and for whom", note down some references in the narration fields.
Step 6:
Submit. After making relevant information in all the mandatory fields, press the <Submit> button to submit the entries keyed-in
Step 7:
Result. A message **"Success.** Your Term Deposit request has been submitted successfully "will be displayed indicating successful creation of a Term Deposit.

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1.3.2 Standing Orders

What is a Standing Order?

Standing Orders on e-pula are instructions constantly in force to transfer funds from one account to another.

Step 1:

Select the Debit Account Number. Select the Account Number **FROM** which you want to pay to the Beneficiary. The chosen account number will be selected from the drop-down box displayed. In the adjacent box, the currency in which your account is held will be displayed along with the available balance.

Step 2:

Select the Beneficiary Details.

The Beneficiary can be

- Registered Beneficiary
- My Accounts

Registered Beneficiary:

- **Select the Beneficiary name from the drop-down menu.** The corresponding Account numbers will be loaded in the 'Beneficiary Account Number' drop-down menu.
- **Select the Beneficiary's Account number.** The details of the Beneficiary account with regard to Bank Name, Branch Name, City and Country will be populated automatically on the screen.

My Accounts:

- Select from your accounts the account that you wants to transfer the standing order to it.

Step 3:

Enter the amount to transfer. Enter the amount you wish to transfer. The currency will be populated automatically. The currency is based on the debit account number.

You can use the links "Exchange Rate Calculator" & "View Instrument Charges" to understand the calculations on exchange rate and instrument charges. (For operational details of "Exchange Rate Calculator" & "View Instrument Charges" Please refer section Appendix B: glossary).

Select the Execution Date. You can choose the date on which the transfer needs to be executed.

- **Select the Recurring Option**. You need to select an option whereby a timeframe is set in which the transfer can be executed weekly, annually and end of the month.
- **Enter the No Of Transfer**. You need to mention how many times the execution should be repeated (recur) during the time interval specified.
- **Specify the Timeline (Time Interval).** Set the timeline during which the execution should take place based on the **'Recurring Option'** and **'No Of Transfer'** option already set.

Step 5:

Submit. You need to submit the entries by clicking on the <Submit > button. Alternatively, you can click on the <Reset > button to return to the default values set.

Step 10:
Complete the Transaction. The details related to the transaction will be displayed to you. You can check the information displayed on the screen and if the contents are found in order, click on the **<Confirm>** button to complete the Transaction. Alternatively, you can click on the <Back> button to transfer the control to the previous screen.
Step 11:
Result. A message **"Success.** The transaction has been successfully completed and the Transaction Id is FLDDD0000000110 "– will be displayed indicating successful transfer of funds. The screen will further display the following: • the Debit Account details highlighting the Debit Account Number, the currency in which the account is held and the available balance will be displayed. • the transfer amount • the Beneficiary details highlighting the Beneficiary Name

Step 6:
Result. "A message "Success. Your Cheque Book request submitted successfully." will be displayed indicating successful submission.

1.3.3 Account Creation

Account Creation - Account Creation on E-pula enables the User to create additional accounts, more than the ones already held

Step 1:
Select the Account Type. . Select Account type from the drop-down box. The values for account types would be pre-populated as set by the Bank
Step 2:
Select the Currency. Based on the Account Type, the drop-down box will be populated with the various accounts held under different denominations. You need to select the currency based account from the drop-down box displayed.
Step 3:
Select the Branch. Select the branch where the account needs to be maintained.

Step 4:

Select the 'Statement Cycle'. You need to select the frequency at which the statement should be processed. You can select the options from the drop-down box displayed.

Step 5:

Submit. You need to submit the entries by clicking on the <Submit > button. Alternatively, you can click on the <Reset > button to return to the default values set.

Step 6:

Result. A Message "Your Account has been sent for processing" will be displayed. indicating successful submission.

1.3.4 Loan Application

Step 1:

Loan Application

- **Amount Applied for.** Enter the required loan amount.
- **Term.** Enter the loan period in months.
- **Purpose of loan.** Enter the purpose(s) for acquiring this loan.
- **Security Offered.** Enter the type of securities / collaterals such as building, land, job…etc.

Step 2:

Personal Details.

The Personal Details will be pre-populated on the screen

Step 3:

Personal Address Details.

The Personal Address Details too will be pre-populated on the screen

Step 4:

Employment Details. You need to fill-in all the mandatory fields displayed on the screen.

Step 5:

Contact Details. You can check any one or all the options provided to contact you. It is mandatory that you need to check at least one option.

Step 6:

Submit. You need to submit the entries by clicking on the <Submit > button. Alternatively, you can click on the <Reset > button to return to the default values set.

Step 7:

Result. A Message "Your Request is submitted successfully. Contact the banking admin for further information." will be displayed.

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1.3.5 Order Currency

There are two distinct features on the landing page: **Order Currency list, Order Currency**

Step 1:
List all the orders and for each order show what is the status
Step 2:
Order Currency In the order currency list page click on order currency button
Step 3:
Select the required currency: Select the required currency for the exchange from currency list
Step 4:
Order Amount: Enter the required amount then press submit
Step 5:
Submit. You need to submit the entries by clicking on the <Submit > button. Alternatively, you can click on the <Reset > button to return to the default values set.
Step 6:
Result. A Message “Your Order Currency request - OID5 has been submitted successfully.” will be displayed.

1.4 Account Information

Account Summary:
Account Summary on e-pula enables the User to view all the transactions for a particular account within a particular period in a detailed manner.
Transaction History
Transaction History on e-pula enables the User to view all the Transactions in a particular period.
Account Statement
Account Statement on e-pula enables the User to view all the transactions for a particular account within a particular period in a detailed manner.
Cheque status enquiry
Cheque Status Enquiry on e-pula enables the User to request for the status or position of a particular collection or payment cheque.

1.4.1 Account Summary

Account Summary - Account Summary on e-pula enables the User to view all the transactions for a particular account within a particular period in a detailed manner.

Step 1:

View: You can view the summary of the following:

- Transactional Accounts (Savings / Current)
- Term Deposits
- Loans Details
- Assets/Liabilities

Step 2:

Mini Statement. To get the Mini Statement, you need to click on the Account Number link. Clicking the link will lead you to the Mini Statement search screen, whereby you can view the default contents displayed or search for the statement related to a particular account number.

Mini Statement Search: Follow the steps to initiate a search:

- **Select the Account type:** you need to select the Account Type from the drop-down box displayed.
- **Select the Account Number:** you need to select the Account Numbers related to the selected 'Account Type' from the drop-down box displayed.
- **Search.** You need to click on the <Search> button to start your search. Alternatively, you can click on the <Back> button to transfer the control back to the previous screen.
- **Results.** The Mini Statement for the account number selected will be displayed in terms of current and available balance. You can view the transaction history conducted during the day.

There are options to export the contents into an acrobat PDF file by clicking on the <Export> button or print the contents by clicking on the <Print> button.

1.4.2 Transaction History

Transaction History - Transaction History on e-pula enables the User to view all the Transactions in a particular period.

Step 1:
Select the Account Type. In case, you are holding multiple accounts, e.g., Savings, Current, Salary etc, and then you need to choose the account type to view the Transaction History.
Step 2:
Select your Account Number. The account numbers related to the **Account Type** will be populated in the drop-down box. You need to select the appropriate Account Number.
Step 3:
Select the Transaction Date. You can check the transaction performed for a period of time, by selecting the “From” and “To” dates.
Step 4:
Enter the Amount. You can view the transaction history for a range of amount by entering the ‘From’ and ‘To’ fields.
Step 5:
Submit. The details entered need to be submitted by clicking on the <Search> button.
Step 6:
Select the ‘View last Transactions’. Alternatively, You can view the number of previous transactions made by selecting the number from the drop-down box and click on **‘View last Transactions’.**
Step 7:
Result. The screen displays all the transactions performed for the given timeline and given amount range**.**

1.4.3 Account Statement

Account Statement - Account Statement on e-pula enables the User to view all the transactions for a particular account within a particular period in a detailed manner.

Step 1:
Select the Account Type. In case, you are holding multiple accounts, e.g., Savings, Current, Salary etc, and then you need to choose the account type to view the Account Statement.
Step 2:
Select your Account Number. The account numbers related to the **Account Type** will be populated in the drop-down box. You need to select the appropriate Account Number.
Step 3:
Select the Period. You need to select the particular month in a particular year to view the Account Statement
Step 4:
Submit. The details entered need to be submitted by clicking on the <Get Statement> button.
Step 5:
Result. The screen displays all the transactions performed for the given month –year.

1.5 Personalize

Quick Links Set-up
Quick Links configuration on E-pula enables the User to configure the most often used functionalities of E-pula.
Alert Subscription
Alert Subscription on E-pula enables you to define Alerts on various types of information as defined.
My Preferences
My Preferences on E-pula enables the User to set preferences for viewing the number of transactions per page and also number of transactions per Mini Statement.
Change Password
Change Password on E-pula enables the User to change the current Password to a new Password.
Update Profile
Update Profile on e-pula enables the User to request the bank to change his profile in the bank

1.5.1 Quick Links Setup

My Quick Links - Quick Links configuration on e-pula enables the User to configure the most often used functionalities of E-pula. The benefit of the Quick Links is to access the desired link directly instead of navigating the system. The User needs to identify those links frequently used as 'Quick Links' so that during the next login the frequently used links will be listed under the Quick Link tab.

Step 1:

Select the Link from the 'Available Links' list. Select the Links you wish to use as 'Quick Links' from the 'Available Links'.

Step 2:

Click on the <Add> button. To push across to the 'Quick Link' list, you need to click on the <Add> button

Step 3:

Result. The chosen link will be added into the 'My Quick Link' list

Step 4:

To Remove. To remove any link from the Quick Link list, you need to select the particular link and click on the <Remove> button. The link will be removed.

Step 5:

Link Alias. The links that you wish to use frequently can be named to your convenience and easy recall. For e.g., you can name the link 'Accounts Creation' with an alias name as "New Account Number".

To create Link Alias:

- Click on any link in the 'My Quick Links'.
- You can view the chosen 'My Quick Link' displayed in the 'Link Alias' text area.
- Enter a suitable name that you can remember and reference with use. For e.g., if you had chosen "Audit Trail Configuration" in the 'My Quick List', the 'Link Alias' will display "Audit Trail Configuration" in its text area. You can rename the link as "Audit History".
- Press the <Save> button to save your changes.

The 'Quick Links' tab on the main menu will feature the Links you selected as "My Quick Links' and the links will appear as the name you coined using the 'Link Alias'.

1.5.2 Alert Subscription

Alert Subscription - Alert Subscription on e-pula enables you to define Alerts on various types of information as defined. Alerts basically act as level-indicator or level-controllers. It warns the Customer in instances when the Balance drops below the desired level or any transfer of funds is transferred greater than the desired level.

Step 1:

Select the Balance Alert. The screen will display all the account numbers you currently hold. From that list, you need to select those account numbers on which you wish to be alerted on the balance. You also need to figure in the "Balance Less Than" column. If your balance drops below the figure you have mentioned, the system will shoot an alert to you through an e-mail. (If you are interested only in the Balance Alert, make your entries and click on <Save> button. The changes will be saved.)

Step 2:

Select the Transfer Alert. The screen will display all the account numbers you currently hold. From that list, you need to select those account numbers on which you wish to be alerted when any Transfer is made exceeding a particular amount. That particular amount you need to enter in the "Transfer Greater Than" column. If your Transfer exceeds the figure you have mentioned, the system will shoot an alert to you through an e-mail. (If you are interested only in the Transfer Alert, make your entries and click on <Save> button. The changes will be saved.)

Step 3:

Select "Other Alerts". There are options provided for 'Alert On Term Deposit Maturity', 'Alert On Loan Payment Due' and 'Alert when Cheque Returns '. If you so wish, you can make your selection o these options presented.

Step 4:

Submit The entries you made need to be submitted by clicking on the <save> button.

Step 5:

Result. "Success. Alert Subscription Data has been saved. " will be displayed

1.5.3 My Preferences

My Preferences - My Preferences on e-pula enables the User to set preferences for viewing the number of transactions per page and also number of transactions per Mini Statement.

Select the Number of Transactions. You can select the number of transactions per page

to view in the Mini statement by picking a choice from the drop-down box

Step 2:

Select the Number of Items per page. Like Transaction, you can decide on the number of items that you wish to appear on the page. You can pick your choice by selecting from the drop-down box

Step 3:

Save the Changes. You need to save the changes made by clicking on the <Save> button. Alternatively, you can set the screen to its default values by clicking on the <Reset> button.

Step 4:

Result. "Success. Your preferences have been updated successfully" message will be displayed on the screen

1.5.4 Change Password

Change Password - Change Password on E-pula enables the User to change the current Password to a new Password.

Step 1:

Select the Type of Password you wish to change. If you wish to change the Login Password, then check the Login Password option. Else if you wish to change the Authorization Password, then check Authorization Password option. If you wish change both the passwords, then select both the options.

Step 2:

Change Login Password. To change Login Password, execute the following steps:

- Enter your present password that you wish to change in the "Old Password" field
- Enter your new password in the "New Password" field
- Reconfirm by entering again the new password in the "Confirm Password" field
- Submit the details entered by clicking on the <Submit> button.
- Result. A Message "Login Password has been changed successfully and will be effective from next login." will be displayed.

Note: The Password must be alpha-numeric – a mix of alphabets and numbers.

Step 3:

Change Authorization Password. To change Authorization Password, execute the following steps:

- Enter your present password that you wish to change in the "Old Authorization Password" field

- Enter your new password in the “New Authorization Password” field
- Reconfirm by entering again the new password in the “Confirm Authorization Password” field
- Submit the details entered by clicking on the <Submit> button.
- Result. A Message “Authorization Password has been changed successfully and will be effective from next login.” will be displayed.

Note: The Password must be alpha-numeric – a mix of alphabets and numbers.

1.5.5 Update Profile

Update Profile: Update Profile

Step 1:

Personal Details.

You can update your profile by making appropriate changes wherever necessary in the Personal Details section.

Step 2:

Submit. You need to submit the entries by clicking on the <Submit > button. Alternatively, you can click on the <Reset > button to return to the default values set.

Step 3:

Result. A Message **“Success.** Your profile is been sent to bank for updating..” will be displayed.

Note: The Bank need to approve your changes, after which, the changes will be updated in your profile.

1.6 Quick Links

Quick Links - Quick Links on E-pula enables the User to access the set of Functionalities that are frequently used

Step 1:

Quick Links acts like shortcuts. You group the links that you choose to use the most under one link called ‘Quick Links’.

Step 2:

The Quick Links you selected through the Personalize> Organize My Quick Links will appear as menu to the left of the screen. If you had entered ‘Alias name’, then the menu will list the

alias names only.

Step 3:

Click on any of the Quick Link that you wish to use. On-Click, the corresponding page will be opened and you can perform the desired operation or transaction

APPENDIX A: e-pula Banking FAQ

How secure is the Internet for banking?

Let's compare financial transactions on the Internet with common non-electronic financial transactions. For example, you probably often write a check at a store or to pay a bill. Consider the information printed on your check that is easily read by anyone processing that check --- your name, address, phone number, bank name and account number, and perhaps your driver's license number or social security number.

In contrast to this printed information which anyone can read, the information that travels across the Internet using a secure web banking system like ours is encrypted (scrambled) according to a complex mathematical algorithm. To unscramble the data, someone would have to have both the ability to "crack" this algorithm plus many, many hours of computing time on a super-computer. While this is not impossible, it is not very likely that someone with these resources would concentrate this effort on individual consumer accounts.

Is special software needed to ensure security?

You need to use a web browser that uses 128-bit Secure Socket Layer (SSL) protocol. We suggest the most recent versions of Netscape, or Microsoft Internet Explorer. This is freely available and downloadable from the Microsoft Web site.

How can I make sure my browser is as secure as possible?

If you're using the most recent version of Netscape, select Options from the menu, open Security Preferences, and click on the General tab. Make sure the "Enable SSL v3" box is checked. Click on the Configure button next to this item. You will see security options referring to the number of bits used in encryption. The highest level available domestically is 128-bit encryption. If you have this option listed, make sure it is checked. If you only have 40-bit options, you may want to get the recent version. Your service provider or software vendor can help you with this. You can also obtain Netscape by visiting their web site.

If you're using Microsoft Internet Explorer, be sure to upgrade to the 128-bit version, or download the upgrade file, schannell.dll. This is freely available and downloadable from the Microsoft Web site. Further, select View from the menu, open Internet Options, and click on the advanced tab. Under Security, make sure the SSL 3.0 box is checked.

Why are more bits better?

Breaking an encryption algorithm requires trying every possible key. The more bits used in an algorithm, the more keys have to be tried. Therefore, if you have more bits, the encryption is more difficult to break.

With a 40-bit key, there are about a trillion combinations possible. With a 128-bit key, there are about two hundred trillion times more combinations possible.

What do you do to protect my privacy?

First of all, we assign you a User ID. We store this User ID on a database within our secure network that tells us what your account numbers are.

Next, your Password is specifically selected by the computer and mailed to you. This Password is encrypted in the database, and you are required to change it upon your first session in E-pula. From that point on, you can change your Password as often as you like. **Remember: You should never give your Password to anyone, including e-pula employees, the Bank would never contact you to find out your password.**

Your secure e-pula Internet Banking session cannot be intercepted once it is initiated. Your session will automatically terminate if you are not using the system after a certain time period.

In addition, we have upgraded our systems to include state-of-the-art firewalls and encryption levels.

Can you pay loans?

Yes, you can pay your Bank Loans through e-pula based on interest rates and charges as applicable!

What type of accounts can be accessed?

Any of the e-pula accounts that you are an authorized signer

What happens if I open a new account after I am already signed up for Online Banking?

New accounts do not automatically appear on the Online Banking system. Visit your local branch or phone your local branch and ask to have this account added to your profile. You must be sole or joint owner of the account to have it added to your profile.

How do you protect your e-pula Online banking account information?

While e-pula works to protect your banking privacy, you will also play an important role in protecting your accounts. There are a number of steps you can take to ensure that your e-pula Bank Online banking account information is protected:

- Don’t reveal your User ID or Password to anyone else. Your User ID and Password are designed to protect your banking information, but they will only work if you keep them to yourself.

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- Change your e-pula Online Password frequently, using passwords that are not easily guessed.
- Never use the same password for e-pula as you do for all of your other Internet account, it should be unique.
- You should not write your PIN down or, if you do write it down, never leave it visible near your computer.
- Don't walk away from your computer if you are in the middle of an Online banking session.
- Once you have finished your Online banking session, exit e-pula before visiting other Internet sites.

If you notice any suspicious or unusual activity related to any of your accounts, contact us immediately at 9876543210 or call your local branch.

If you have any questions or concerns, please contact us at customersupport@e-pula.com

APPENDIX B: Glossary

Account number: The unique number given to your current account. You'll find it on your bank statements and printed as the last group of computer-type figures at the bottom of your cheques.

Activity Trail: You can also view the activities associated with the creations of the Role and the Persons involved. The Activity Trail informs the viewer on the date and the person instrumental in creating the Role. It further lists out all subsequent activities that took place like modification or rejection and the persons involved.

Agreed limit: Relates to your overdraft and is the total amount you are allowed to borrow on your account. The limit is agreed between you and your bank.

ATM: Stands for Automated Teller Machine, otherwise known as a cash machine or a cash dispenser. You can use them to withdraw cash and check your daily balance. Some have the option to print a mini statement and change your PIN.

Balance: The amount of money in your current account. It makes for happy reading when it's a positive figure.

Banker's Draft: A banker's cheque made out to somebody else on your behalf. Because it's drawn on the bank itself, it comes in handy if that somebody finds a personal cheque unacceptable as banker's drafts don't bounce.

Cash back: A service offered by most supermarkets and some pubs. It allows you to withdraw cash from your current account when you shop using your debit card. The total amount - the cost of your shopping or drinks plus the cash - is deducted from your current account.

Cash machine: The same as a cash dispenser or ATM. You can use them to withdraw cash and check your daily balance. Some allow you to print a mini statement and change your PIN.

Cheque-book: Issued by your bank branch in your name - or you and your partner's name if you have a joint account - and used to pay bills or withdraw cash from your current account.
Clearing: The process of presenting cheques to the drawer's bank for payment. For example, if a friend writes you a cheque, you pay it into your account. Your bank then sends it to your friend's bank, which decides if it will honour it. It should do if your friend has enough money in the account. If the cheque is returned unpaid, you will be advised by post. The process takes several days, which is why payments into your account may take a while to show up on statements.

Continuous authority: A method of payment in which you agree to have certain amounts debited from your credit/charge/debit cards on an ongoing basis to pay for goods and services.

Debit card: A card that allows you to pay for goods in shops and withdraw money at cash machines. Unlike a credit card, which builds up a balance that you should pay off each month, a debit card takes the money from your current account as and when you spend.

Deposit: Making a deposit is the process of paying cash and cheques into your account.
Direct Debit: A godsend for the more forgetful among us. Direct debit is a good way of paying regular bills and subscriptions that might otherwise slip your mind. You authorize the payees to take funds from your bank account - and they can adjust what they take as long as they give you notice. They give you a guarantee to protect you if any errors are made.

EAR (Equivalent Annual Rate): For overdrafts, we quote an Equivalent Annual Rate (EAR) so that you can compare rates across institutions. This rate shows the effect of interest accruing on interest in a situation where no repayments to the borrowing are made in a year. The calculation does not include fees - these charges are quoted separately.

Gross rate per annum: The amount of interest paid on an account before the deduction of any income tax.

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Interest: The charge you pay if you borrow money or the income you get if you invest it.
Instrument Charges: The Charges can be calculated on the basis of: **Tiered** or **Percentage** or **Fixed.**
Tiered:

Tiered mode follows a slab system in calculating the charge**. There are two patterns: First and Every**

Joint account: A bank account held in more than one name, usually by a married couple or partners living at the same address. Each party to the account is under obligation to repay any borrowing on it.

Overdraft: An arrangement made between you and your bank that allows you to withdraw more than the amount of money in your account. You won't have to pay any charges other than interest so long as you stay within your limit.

Payees: The people or businesses you issue a cheque to.

Paying-in book: A book that contains personalized paying-in slips that are used whenever you pay money into your current account.

Personal Bankers: The banking specialists in any branch who can help you with questions you may have about our products and services.

PIN: Stands for Personal Identification Number. A PIN is issued with your debit or credit card so that you can withdraw money from cash machines. Don't forget it and, to help prevent fraud, keep it secret. A PIN should be memorized, never write it down and never disclosed to anyone else.

PLUS: A cash machine network controlled by the VISA organization. There are more than 700,000 PLUS machines worldwide where you can use your VISA or VISA Electron card.

Sole account: A current account opened in one person's name.

Standing order: A godsend for the more forgetful among us. A standing order is a good way of paying regular bills and subscriptions that might otherwise slip your mind. The agreed amounts, which can only be changed by you, are automatically taken out of your account at certain intervals. Most companies prefer direct debits, where customers agree to let payees debit their accounts.

Statement: A record of all the transactions on your account - the money going in and out and the daily balance. They are usually issued every month, every three months, every six months or every year.

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